

ABSTRACT OF THE INVENTION

A system and method for accelerating customer sales transactions in a retail store. A customer checkout accelerator provides a customer user interface to initiate a request for a preapproval amount for a sales transaction before reaching the point of sale terminal for completion of the purchase transaction. A card reader integrated into the customer checkout accelerator reads a customer payment card number when the payment card is swiped through the reader. A customer checkout accelerator server module resident on a store controller server determines a preapproval amount for the sales transaction and transmits the request to an external card services system for payment approval. The customer checkout accelerator also provides the ability to purchase additional promotional items in the checkout lane with this process integrated into the payment preapproval process. Once payment approval is obtained from the external card services system, an entry is placed in a preapproval database associated with the customer checkout accelerator server module on the store controller server. The server module forwards the approval notification to the point of sales terminal where it is placed in a preapproval cache for use in completing the actual sale transaction.

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